



AdventistRetirement

Seventh-day Adventist Church
NORTH AMERICAN DIVISION

alight

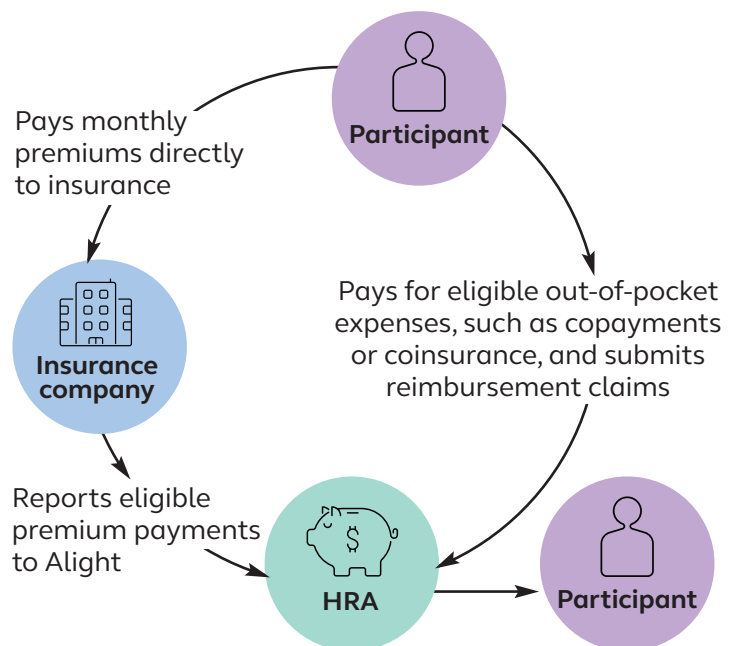


Please keep this information handy so you can reference it whenever you have a question related to your HRA.

Understanding your Adventist HRA and how it works

To help you pay for your healthcare coverage, Adventist Retirement will make an annual contribution to a Health Reimbursement Account (HRA). You must be enrolled (and maintain continuous enrollment) in an individual Medicare plan or prescription drug plan through Alight Retiree Health Solutions to be eligible for the HRA. This is a tax-free account that reimburses you for plan premiums and other qualifying out-of-pocket healthcare expenses. You can start using your HRA funds as soon as your healthcare plan takes effect.

Adventist Retirement also provides protection for prescription drug expenses by funding a Catastrophic HRA if you hit the catastrophic threshold as defined by the Centers for Medicare & Medicaid Services (CMS).





How to get reimbursed from your HRA

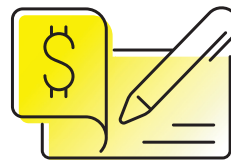
Please provide information indicating the type of premium you're paying: medical, prescription drug, dental or vision.

Unlike other documents that must accompany each claim, you only need to provide Your Spending Account™ (YSA), a service of Alight Solutions, with the type of premium to be reimbursed once per calendar year. You will need one of these approved documents:

- ✔ **Confirmation of Enrollment (COE)**
- ✔ **Premium statement** from your insurance company
- ✔ **Confirmation of Coverage**
- ✔ **Explanation of Benefits (EOB)**
- ✔ Copy of your **insurance ID card**
- ✔ **Pension statement**

Document needs to include: insurance company name, covered insureds, monthly paid premium, coverage start and end dates and proof of payment (bank statements, check copies [front only] or insurance company statements).

While you may receive certain items automatically or find them online, in other cases, you may need to contact your insurance company for the required documentation. Please note: We cannot accept hand-written explanations regarding your premium.



Premium reimbursement

If you enrolled through Alight and selected a participating insurance company, your monthly premium will be automatically reimbursed. Most plans participate in automatic reimbursement, so you do not need to do anything to set up this account.

If you enrolled in a non-participating insurance company through Alight, you will need to file a claim to receive ongoing reimbursements. Complete a one-time claim form and send it to Your Spending Account (YSA), either by fax, mail or online.

- ✔ Log in to **retiree.alight.com/adventistretirement**, or call Alight at 1-844-360-4714 (TTY 711), Monday – Friday, 8 a.m. – 8 p.m. Central Time, to file a claim.
- ✔ Complete one-time claim form for automatic reimbursement and upload required documentation.
- ✔ Set up direct deposit for automatic reimbursement. Or, you may request having a check mailed to you instead.
- ✔ Receive premium reimbursements to your bank account on or near the 5th business day of each month.
- ✔ If your premium changes, you'll need to submit a new claim form with proof of the revised payment.



HRA claims filing deadlines:

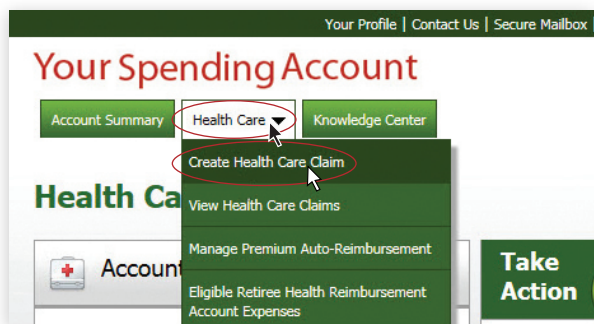
- Expenses incurred in the year prior: April 30th
- Expenditures from deceased individuals: 12 months post date of death



Claim documentation

You can create claim forms from the Alight website.

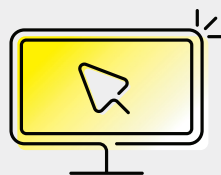
- Log in to **retiree.alight.com/adventistretirement** using your username and password, which you previously created
- Under **My Account**, select **HRA**
- Click **Manage my Adventist Retirement HRA**
- On the **Your Spending Account** page, click **Healthcare**
- Select **Create Healthcare Claim**



You can also request that one be mailed to you by calling 1-844-360-4714.

All receipts must include the following details:

- ✓ Date the service was rendered*
*Individual who received the service
- ✓ Name of provider or merchant
- ✓ Description of service received or premium type
- ✓ Amount paid or your responsibility after insurance



How to submit a claim

- Visit **retiree.alight.com/adventistretirement**
- Log in with your username and password
- Under **My Account**, select **HRA**
- Click **Manage my Adventist Retirement account**
- Select **Get Reimbursed** in the **Take Action** box on right
- Choose **Upload** or **Fax** or **Mail**

To submit by mail: Claim forms include a barcode unique to you and the specific claim(s) requiring documentation. Please sign and date the last page. Mail the form, along with copies of your documentation to:

Your Spending Account
P.O. Box 64012
The Woodlands, TX 77387-4012

Most claims are processed within 5–10 business days and reimbursed by check or direct deposit. If you enroll in premium auto reimbursement, you do not need to submit a claim form for your monthly premium.



When submitting a premium reimbursement claim, the coverage period start date is the date of service. For example, if you're requesting reimbursement of January premiums, use January 1 as the service date.



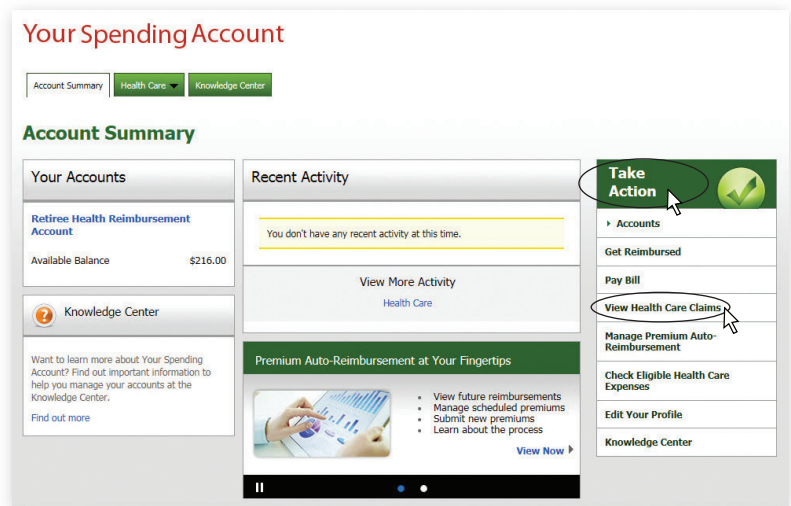
Set up direct deposit for faster reimbursement

To enroll, visit **retiree.alight.com/adventistretirement** or call 1-844-360-4714. You'll need your bank information, including account number and routing number, which can be found on your personal checks.



To view your submitted claims online

- Select **View Healthcare Claims** in the **Take Action** box on right
- Click on a claim to view the **Claim Details** screen for denial explanation



Eligible claims will be paid up to your available HRA balance.

If your claim was denied due to insufficient funds, you'll see "Denied" or "Partially Approved" and "Your available balance for this plan year has been exhausted, and no additional money is available." Claims may also be denied due to:

- ✓ Missing receipts or incomplete documentation.
- ✓ Ineligible expenditures
- ✓ Duplication of previously submitted expenses.

Please note: If you have questions about your plan or benefits, please call your insurance company or Alight Retiree Health Solutions. Adventist Retirement will not be able to answer questions regarding your coverage.

For more information visit retiree.alight.com/adventistretirement or call 1-844-360-4714 (TTY 711), Monday – Friday, 8 a.m. – 8 p.m. Central Time.

Medicare has neither approved nor endorsed this information.

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please visit www.medicare.gov or call 1-800-MEDICARE to get information on all of your options.

Alight Retiree Health Solutions is available through Alight Health Market Insurance Solutions Inc., a third party marketing organization (TPMO), retained to promote or sell a plan sponsor's Medicare products on the plan sponsor's behalf who holds the contract with the Federal government.

Alight Health Market Insurance Solutions Inc. is contracted to represent insurance plans in your state. California Agency License Number: 0E97576, Arkansas Agency License Number: 100102657, DBA in North Dakota: Alight Health Market Insurance Solutions Inc, Fictitious Name in New York: Alight Health Market Insurance Agency.